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<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>(21) Internationales Aktenzeichen: PCT/EP98/02060</p> <p>(22) Internationales Anmeldedatum: 8. April 1998 (08.04.98)</p> <p>(30) Prioritätsdaten: 197 16 068,9 17. April 1997 (17.04.97) DE</p> <p>(71) Anmelder (für alle Bestimmungsstaaten ausser US): GIESECKE & DEVRIENT GMBH [DE/DE]; Prinzregen- tenstrasse 159, D-81677 München (DE).</p> <p>(72) Erfinder; und</p> <p>(75) Erfinder/Anmelder (nur für US): MÜLLER, Achim [DE/DE]; Krumme Strasse 57, D-10627 Berlin (DE). DREYER, Manfredo [DE/DE]; Försterweg 13, D-89278 Nersingen (DE).</p> <p>(74) Anwalt: KLUNKER, SCHMITT-NILSON, HIRSCH; Winzer- erstrasse 106, D-80797 München (DE).</p> </div> <div style="width: 50%;"> <p>(81) Bestimmungsstaaten: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DK, EE, ES, FI, GB, GE, GH, GM, GW, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZW, ARIPO Patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), eurasisches Patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), europäisches Patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI Patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).</p> <p>Veröffentlicht <i>Ohne internationalen Recherchenbericht und erneut zu veröffentlichen nach Erhalt des Berichts.</i></p> </div> </div>		

(54) Title: **PROCESS FOR GENERATING A CREDIT BY MEANS OF A PREPAID VOUCHER**

(54) Bezeichnung: **VERFAHREN ZUR ERZEUGUNG EINES GUTHABENS MITTELS EINES VORAUSBEZAHLTEN WERTGUTSCHEINS**

(57) Abstract

A process and system are disclosed for generating a credit by means of a prepaid voucher, as well as the voucher used therefor. A client generates a credit with a service provider in that he transmits to the service provider a secret character string stored on the prepaid voucher. Every time the client requests a service from the service provider, the value of the service is debited from his credit. In order to achieve the highest possible security standard, the secret character string stored on the prepaid voucher contains a secret access code which is stored nowhere else. The secret access code is generated by the emitter of the prepaid vouchers from a data set and a number associated with said data set, preferably a random number. The secret access code is stored together with the random number as a character string on the prepaid voucher and protected by appropriate measures against illicit access. The secret access code is destroyed as soon as it is stored on the prepaid voucher. The random number and the data set are transmitted to the service provider, who stores them in a data bank so that the corresponding data set may be accessed by means of the random number.

